

Information to identify the case:

Debtor 1	<u>George K. Stewart</u>	Social Security number or ITIN	xxx-xx-8455
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Laura J. Stewart</u>	Social Security number or ITIN	xxx-xx-9103
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 14-33130-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

George K. Stewart

Laura J. Stewart

4/11/18

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
George K. Stewart
Laura J. Stewart
DebtorsCase No. 14-33130-MBK
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 17

Date Rcvd: Apr 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2018.

db/jdb +George K. Stewart, Laura J. Stewart, 1554 Forge Pond Road, Brick, NJ 08724-2862
 515610855 +Bayview Loan Servicing, LLC, as servicer for M&T Bank, c/o Schiller & Knapp, LLP,
 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835
 515170132 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239
 (address filed with court: Citifinancial, 300 St. Paul Place, Baltimore, MD 21202)
 515209603 #+JCP& L, 331 Newman Springs Rd., Bldg. 3, Red Bank, NJ 07701-6771
 515170133 +JCP&L, P.O. Box 3687, Akron, OH 44309-3687
 515170136 +New Jersey Natural Gas, 1415 Wyckoff Road, P.O. Box 1378, Wall, NJ 07719-1378
 515170139 +Zucker Goldberg & Ackerman, 200 Sheffield Street, Ste. 301, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 12 2018 00:02:38 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 12 2018 00:02:35 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +E-mail/Text: jgoley@leadersfc.com Apr 12 2018 00:02:25 Leaders Financial Co.,
 21 Commerce Drive, Cranford, NJ 07016-3519
 515270045 EDI: AIS.COM Apr 12 2018 03:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 515170131 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Apr 12 2018 00:03:02
 Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Miami, FL 33146-1837
 515378197 E-mail/Text: camanagement@mtb.com Apr 12 2018 00:02:24 Bayview Loan Servicing, LLC,
 c/o M&T Bank, PO Box 840, Buffalo, NY 14240-0840
 515170134 +E-mail/Text: jgoley@leadersfc.com Apr 12 2018 00:02:25 Leaders Financial Comp,
 21 Commerce Dr Fl 1, Cranford, NJ 07016-3519
 515170135 E-mail/Text: camanagement@mtb.com Apr 12 2018 00:02:24 M & T Bank, 1 Fountain Plz,
 Buffalo, NY 14203
 515170137 +EDI: RMSC.COM Apr 12 2018 03:28:00 Synccb/Care Credit, PO Box 960061,
 Orlando, FL 32896-0061
 515170138 +EDI: VERIZONCOMB.COM Apr 12 2018 03:28:00 Verizon, 500 Technology Dr Ste 30,
 Weldon Spring, MO 63304-2225

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BAYVIEW LOAN SERVICING, LLC
 aty* +Zucker Goldberg & Ackerman, 200 Sheffield Street, Suite 301, Mountainside, NJ 07092-2315
 lm* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
 (address filed with court: M&T Bank, 1 Fountain Plz., Buffalo, NY 14203)

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 17

Date Rcvd: Apr 11, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Loss Mitigation M&T Bank bankruptcynotice@zuckergoldberg.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Bayview Loan Servicing, LLC
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Jaclyn Christine Clemmer on behalf of Creditor Bayview Loan Servicing, LLC
jclemmer@schillerknapp.com,
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com
Joel A. Ackerman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION
bankruptcynotice@zuckergoldberg.com
Joel A. Ackerman on behalf of Creditor JPMorgan Chase Bank, National Association
jackerman@zuckergoldberg.com
John R. Morton, Jr. on behalf of Creditor Leaders Financial Co. ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Lynn Therese Nolan on behalf of Creditor Bayview Loan Servicing, LLC as servicer for M&T Bank
ecfnotices@grosspolowy.com, jbommelje@grosspolowy.com
Lynn Therese Nolan on behalf of Loss Mitigation M&T Bank ecfnotices@grosspolowy.com,
jbommelje@grosspolowy.com
Michael E. Blaine on behalf of Creditor Bayview Loan Servicing, LLC as servicer for M&T Bank
mblaine@schillerknapp.com,
tshariff@schillerknapp.com; kcollins@schillerknapp.com; ahight@schillerknapp.com
William H. Oliver, Jr. on behalf of Joint Debtor Laura J. Stewart bkwoliver@aol.com,
R59915@notify.bestcase.com
William H. Oliver, Jr. on behalf of Debtor George K. Stewart bkwoliver@aol.com,
R59915@notify.bestcase.com

TOTAL: 14